

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hartley C. Starkman

Serial No.: 09/751,900

Filed: December 29, 2000

For: METHODS AND SYSTEMS FOR  
DETERMINING ROLL RATES OF  
LOANS



Art Unit: 3624

Examiner: Jagdish Patel

**AMENDMENT AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

Applicant respectfully requests entry and consideration of the following amendment  
submitted in response to the Office Action dated May 10, 2005 and made final.